



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Attorney Docket No. 029471-0152

Tomihiko AZUMA

Title:

VOICE SIGNATURE TRANSACTION SYSTEM AND METHOD

Application No.:

09/884,940

Filing Date:

June 21, 2001

Examiner:

Gart, Matthew S.

Art Unit:

3625

AMENDMENT AND REPLY UNDER 37 C.F.R. 1.111

Mail Stop Amendment **Commissioner for Patents** P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated October 8, 2004, concerning the above-referenced patent application.

Amendments to the Specification begin on page 2 of this document.

Amendments to the Claims are reflected in the listing of claims which begins on page 5 of this document.

Remarks/Arguments begin on page 16 of this document.

Please amend the application as follows: